

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

IN RE:  
HEROUX, MAUREEN

Debtor.

CHAPTER 7

CASE NO. 05-75937 MB

Judge MANUEL BARBOSA

**TRUSTEE'S FINAL REPORT**

To: THE HONORABLE MANUEL BARBOSA, BANKRUPTCY JUDGE

NOW COMES THOMAS J. LESTER, Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report and Account in accordance with 11 U.S.C. §704(9).

1. The Petition commencing this case was filed on 10/10/05. The Trustee was appointed on 10/10/05. The Trustee's bond in this case is included as part of the Trustee's blanket bond.
2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee has not found it advisable to oppose the Debtor's discharge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.
3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$95,709.10. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.
4. A summary of the Trustee's Final Report as of March 20, 2007 is as follows:
  - a. RECEIPTS (See Exhibit C) \$ 10,803.51
  - b. DISBURSEMENTS (See Exhibit C) \$ 3,825.00
  - c. NET CASH available for distribution \$ 6,978.51
  - d. TRUSTEE/PROFESSIONAL COSTS
    1. Trustee compensation requested (See Exhibit E) \$ 1,830.35
    2. Trustee Expenses (See Exhibit E) \$ 15.45
    3. Compensation requested by attorney or other

professionals for trustee (See Exhibit F) \$ 0.00

5. The Bar Date for filing unsecured claims expired on June 29, 2006.
6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee.

The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a.	Allowed unpaid secured claims	\$ <u>0.00</u>
b.	Chapter 7 Administrative and 28 U.S.C. §1930 claims	\$ <u>1,845.80</u>
c.	Allowed Chapter 11 Administrative Claims	\$ <u>0.00</u>
d.	Allowed priority claims	\$ <u>0.00</u>
e.	Allowed unsecured claims	\$ <u>94,520.01</u>
f.	Surplus return to debtor	\$ <u>0.00</u>

7. Trustee proposes that unsecured creditors receive a distribution of 5.43% of allowed claims.
8. Total fees and expenses previously awarded to Trustee's counsel, accountant or other professional was \$3,825.00 to Trustee's Special Counsel, Kevin Bry. Trustee's attorneys, accountants, or other professionals fees and expenses requested but not yet allowed is \$0.00. The total of Chapter 7 professional fees and expenses requested for final allowance is \$0.00. (A summary of the professional fees and expenses previously requested is attached hereto as Exhibit G.)
9. A fee of \$1,600.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

**WHEREFORE**, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowances of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

RESPECTFULLY SUBMITTED:

DATE: March 21, 2007

/s/ Thomas J. Lester  
THOMAS J. LESTER, Trustee  
100 PARK AVENUE  
P.O. BOX 1389  
ROCKFORD, IL 61105-1389  
(815) 490-4900

**TASKS PERFORMED BY TRUSTEE**

1. Review Petition and schedules; conduct Section 341(a) Meeting of Creditors.
2. Investigate Debtor's personal injury claim
3. Employ Special Counsel.
4. Prepare Trustee's Final Report to disburse funds to unsecured creditors and close case.
5. Prepare Annual reports.
6. Prepare Final Account and Form 4.

A detailed list of Trustee time is attached to the Trustee's request for compensation as Exhibit E-1.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 05-75937 MB  
Case Name: HEROUX, MAUREEN

Trustee: (330330) THOMAS J. LESTER

Filed (f) or Converted (c): 10/10/05 (f)

§341(a) Meeting Date: 11/22/05

Period Ending: 03/21/07

Claims Bar Date:

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Home: 902 Peter Street, McHenry, IL Secured Claim: \$63,790 plus \$7,500 exemption. Debtor is purchasing home under Agreement for Deed. Investigation of asset's equity is pending.	89,000.00	0.00	DA	0.00	FA
2	Cash Exempt Asset	20.00	0.00	DA	0.00	FA
3	Fifth Third bank account ending 47 Exempt Asset	177.21	0.00	DA	0.00	FA
4	Fifth Third bank account ending 19 Exempt Asset	126.89	0.00	DA	0.00	FA
5	Misc household items & furniture Exemption and cost of recovery exceed value of asset	1,300.00	0.00	DA	0.00	FA
6	30 CDs Exempt Asset	90.00	0.00	DA	0.00	FA
7	20 books Exempt Asset	20.00	0.00	DA	0.00	FA
8	Clothing Exempt Asset	200.00	0.00	DA	0.00	FA
9	Gold ring Exempt Asset	50.00	0.00	DA	0.00	FA
10	Silver and turquoise jewelry	300.00	0.00	DA	0.00	FA

EXHIBIT

B

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 05-75937 MB  
Case Name: HEROUX, MAUREEN

Trustee: (330330) THOMAS J. LESTER  
Filed (f) or Converted (c): 10/10/05 (f)  
\$341(a) Meeting Date: 11/22/05  
Claims Bar Date:

Period Ending: 03/21/07

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
	Exempt Asset					
11	1998 Chevrolet S-10 Pickup/90,000 mi. Exemption and cost of recovery exceed value of asset	4,325.00	0.00	DA	0.00	
12	Computer Exempt Asset	100.00	0.00	DA	0.00	
13	Claim against former employer/health plan (u) Order approving Debtor's settlement of claim entered 3/15/06. Trustee recovered: \$10,750 and authorized to pay special counsel \$3,825 from proceeds. Recovery of settlement is pending.	0.00	12,500.00		10,750.00	
14	Interest (u)	Unknown	N/A		53.51	Unknown
14	<b>Assets Totals (Excluding unknown values)</b>	<b>\$95,709.10</b>	<b>\$12,500.00</b>		<b>\$10,803.51</b>	<b>\$0.00</b>

#### Major Activities Affecting Case Closing:

Initial Report of Assets filed 3/29/06. Bar date: 6/29/06. Trustee settled claim against former employer/health plan for \$10,750.00. Execution of settlement pending.  
Investigation of equity in home being purchased on Agreement for Deed is pending.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 05-75937 MB  
Case Name: HEROUX, MAUREEN

Trustee: (330330) THOMAS J. LESTER  
Filed (f) or Converted (c): 10/10/05 (f)  
\$341(a) Meeting Date: 11/22/05  
Claims Bar Date:

Period Ending: 03/21/07

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
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Initial Projected Date Of Final Report (TFR): October 31, 2006

Current Projected Date Of Final Report (TFR): October 31, 2006

# Form 2

## Cash Receipts And Disbursements Record

Page: 1

Case 05-75937 Doc 26 Filed 07/12/07 Entered 07/12/07 17:07:11 Desc Main

Case Number: 05-75937 MB  
Case Name: HEROUX, MAUREEN  
Taxpayer ID #: 13-7518754  
Period Ending: 03/21/07

Trustee: THOMAS J. LESTER (330330)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*\*76-65 - Money Market Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/23/06	{13}	The Duval Group Ltd.	Settlement of Lawsuit.	8,500.00		8,500.00
05/31/06	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1.30		8,501.30
06/20/06	{13}	Humana	Settlement of Lawsuit pursuant to General Release and Settlement Agreement.	2,250.00		10,751.30
06/30/06	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	6.04		10,757.34
07/31/06	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	7.31		10,764.65
08/31/06	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	7.32		10,771.97
09/29/06	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	6.84		10,778.81
09/29/06	1001	Kevin E. Bry	Payment of Special Counsel Pursuant to Order entered 3/15/06		3,825.00	6,953.81
10/31/06	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	5.12		6,958.93
11/30/06	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	4.57		6,963.50
12/29/06	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	4.42		6,967.92
01/31/07	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	4.64		6,972.56
02/28/07	{14}	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	3.47		6,976.03
03/21/07	{14}	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.6500%	2.48		6,978.51
03/21/07		To Account #*****7666	Transfer funds to checking account for preparation of Final Report		6,978.51	0.00



Subtotals : \$10,803.51 \$10,803.51

{ Asset reference(s)

Printed: 03/21/2007 10:59 AM V.9.02

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 05-75937 MB  
Case Name: HEROUX, MAUREEN  
Taxpayer ID #: 13-7518754  
Period Ending: 03/21/07

Trustee: THOMAS J. LESTER (330330)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*\*76-65 - Money Market Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
ACCOUNT TOTALS						
			Less: Bank Transfers	10,803.51	10,803.51	\$0.00
			Subtotal	0.00	6,978.51	
			Less: Payments to Debtors	10,803.51	3,825.00	
			NET Receipts / Disbursements	\$10,803.51	\$3,825.00	



# Form 2

## Cash Receipts And Disbursements Record

Case Number: 05-75937 MB  
Case Name: HEROUX, MAUREEN

Taxpayer ID #: 13-7518754  
Period Ending: 03/21/07

Trustee: THOMAS J. LESTER (330330)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*\*76-66 - Checking Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/21/07		From Account #*****7665	Transfer funds to checking account for preparation of Final Report	6,978.51		6,978.51

### ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

Net Receipts : 10,803.51

Net Estate : \$10,803.51

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balance
MMA # ***_*****76-65	10,803.51	3,825.00	0.00
Checking # ***_*****76-66	0.00	0.00	6,978.51
	\$10,803.51	\$3,825.00	\$6,978.51

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

IN RE:  
HEROUX, MAUREEN

Debtor.

CHAPTER 7

CASE NO. 05-75937 MB

Judge MANUEL BARBOSA

**DISTRIBUTION REPORT**

I, THOMAS J. LESTER, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

**SUMMARY OF DISTRIBUTION:**

Secured Claims	\$ <u>0.00</u>
Chapter 7 Administrative Expenses:	\$ <u>1,845.80</u>
Chapter 11 Administrative Expenses:	\$ <u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$ <u>0.00</u>
Secured Tax Liens:	\$ <u>0.00</u>
Priority Tax Claims (507(a)(8)):	\$ <u>0.00</u>
Priority Claims (507(a)(9)):	\$ <u>0.00</u>
General Unsecured Claims:	\$ <u>5,132.71</u>
<b><u>TOTAL AMOUNT TO BE DISTRIBUTED:</u></b>	<b>\$ <u>6,978.51</u></b>

The balance on hand shown above should be distributed in accordance with 11 U.S.C. §726 as follows:

a. \$1,845.80 for Chapter 7 administrative expenses allowed under §503(b) and fees under Chapter 123 of Title 28, not previously disbursed, including the Trustee compensation and reimbursement requests as follows:

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	THOMAS J. LESTER, Trustee compensation	1,830.35	1,830.35
	THOMAS J. LESTER, Trustee expenses	15.45	15.45
	TOTAL	\$	1,845.80

b. \$0.00 for Chapter 11 administrative expenses allowed under §503(b) as follows:

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$	0.00

c. \$0.00 for priority creditors, in the order specified in 11 U.S.C. §507(a)(2)-(9), itemized as follows:

1. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$	0.00

2. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00 earned within 90 days of Petition:	\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$	0.00

3. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(4) - Contributions to Employee Benefit Funds up to the extent of \$4,000 per individual:	\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
	TOTAL	\$	0.00

4. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00	\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

5. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
507(a)(6) - Deposits by consumers to the extent of \$1,950.00 per individual:		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

6. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
507(a)(7) -Claims for alimony, maintenance or support:		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

7. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
Taxes §724(b) - Tax Liens:		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

8. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(8) - Taxes - Unsecured Tax Claims excluding fines and penalties:		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

9. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(9) - Capital Commitments to FDIC, reimbursement claims et al.		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

d. \$5,132.71 for general unsecured creditors who have filed claims allowed in the total amount of \$94,520.01, yielding a dividend of 5.43% as itemized below:

10. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(2) - General Claims (To be paid pro-rata after costs of administration and priority claims are paid in full)		\$94,520.01	5.43 %
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
1	Condell Medical Center/Certified Services	84,722.21	4,600.66
2	Kohl's Department Store	485.13	26.34
3	Allied Surgical Assistant Inc	8,738.00	474.50
4	eCAST Settlement Corporation assignee of	574.67	31.21
		TOTAL	\$ 5,132.71

e. \$0.00 for tardily filed unsecured claims allowed in the total amount of \$0.00 yielding a dividend of 0.00% as itemized below:

11. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(3) - Late unsecured claims		\$0.00	0.00 %
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

f. \$0.00 for fines and penalties

12. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(4) - Fines/penalties		\$0.00	0.00 %
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

g. \$0.00 for interest

13. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(5) - Interest		\$0.00	0.00 %
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

h. \$0.00 Subordinated General Unsecured Claims

14. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
Subordinated General Unsecured Claims		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

i. \$0.00 to the Debtor

15. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(6) - Surplus to Debtor		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

j. \$0.00 for secured creditors

16. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
Secured Creditors		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

The following claims are not included in the distribution because they have been disallowed by court order, withdrawn by the claimant, or otherwise barred from distribution:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED /WITHDRAWN (DESIGNATE)
Unsecured	1	Condell Medical Center/Certified Services	\$92,212.32	Allowed in the reduced amount of \$84,722.21 pursuant to Order entered 10/23/06

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATE: March 21, 2007

/s/ Thomas J. Lester

THOMAS J. LESTER, Trustee

**PROFESSIONAL FEES AND EXPENSES**

	<b>Previously Allowed</b>	<b>Pending Compensation Applications</b>	<b>Fees &amp; Expenses Total</b>
Trustee's Attorney	\$0.00	\$0.00	\$0.00
Trustee's Accountant	N/A	N/A	N/A
Trustee's Other Professionals Special Counsel, Kevin Bry	\$3,825.00	\$0.00	\$3,825.00
Debtor's Attorney	\$1,600.00	\$0.00	\$1,600.00
Debtors' Accountant	N/A	N/A	N/A
Any Other Professional	N/A	N/A	N/A
<b>TOTAL</b>	<b>\$5,425.00</b>	<b>\$0.00</b>	<b>\$5,425.00</b>